

EXHIBIT “95”



P.O. Box 8027
 Boston, MA 02266-0827

Statement of Values
 97524494
 Date Prepared: July 28, 2011

Relationship Details

Name	Role
WINDSOR SECURITIES LLC	PRIMARY BENEFICIARY
JANE ANN STAMATOV	INSURED
WINDSOR SECURITIES LLC	OWNER
WINDSOR SECURITIES LLC	PAYOR

Mailing Addresses

Name/Address	Role
JANE ANN STAMATOV 27 ANNADALE ST ARMONK, NY 10504-1402	INSURED
WINDSOR SECURITIES LLC 25 E ATHENS AVE ARDMORE, PA 19003-2229	OWNER/PAYR
WINDSOR SECURITIES LLC 25 E ATHENS AVE ARDMORE, PA 19003-2229	ALT ADDR 1

Account Values

Account Name	Current Premium Allocation	% of Total Account Value	Units	Unit Value	Interest Rate	Total Account Value
Interest Account	100.0%	100.0%	n/a	n/a	4.65%	\$83,963.12

Death Benefit

Insured	JANE ANN STAMATOV
Gross Death Benefit:	\$ 2,000,000.00
Net Death Benefit:	\$ 2,000,000.00

Policy Value

Total Account Value:	\$ 83,963.12
Surrender Charge:	- \$ 98,509.11
Net Surrender Value:	\$ 0.00

Loan Interest Rate: 6.0%

Riders

Type	Insured/Annuitant	Coverage Amount	Expiration Date	Policy Level Maximum
GUARANTEED DEATH BENEFIT			01/28/2013	
LIFE PLAN OPTION				

This statement indicates the value of this contract as of the date specified. Should anyone suggest that you cancel or replace this policy, we recommend that you contact your advisor or Phoenix's Client Service Department.
 For your convenience, current Statements of Value are now available on www.PhoenixWM.com.